

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-22941-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edward T. Williams  
161 Pomona Ave  
Newark, NJ 07112

Angela M. Foster-Williams  
161 Pomona Ave  
Newark, NJ 07112

Social Security No.:

xxx-xx-8741

xxx-xx-5539

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Rosemary Gambardella on:

Date: 12/4/19

Time: 10:00 AM

Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Russell L. Low, attorney for debtor

**COMMISSION OR FEES**

\$1,200.00

**EXPENSES**

\$0

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If this is a chapter 13 case, the fees and expenses awarded:



will not reduce the amount to be paid to general unsecured creditors under the plan.



will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: November 12, 2019

JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Edward T. Williams  
 Angela M. Foster-Williams  
 Debtors

Case No. 18-22941-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 137

Page 1 of 3  
 Total Noticed: 68

Date Rcvd: Nov 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2019.

db/jdb +Edward T. Williams, Angela M. Foster-Williams, 161 Pomona Ave, Newark, NJ 07112-2030  
 517615268 ACS/CHELA, C/O ACS, UTICA, NY 13501  
 517615269 +ALLIED COLLECTION SVCS, 9301 OAKDALE AVE STE 205, CHATSWORTH, CA 91311-6547  
 517615272 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: AMERICAN HONDA FINANCE, 201 LITTLE FALLS DR,  
 WILMINGTON, DE 19808)  
 517615273 +BANKAMERICA, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413  
 517726129 Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785  
 517615282 +CHLD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
 517615284 +CREDIT ACCEPTANCE, PO BOX 513, SOUTHFIELDM, MI 48037-0513  
 517629358 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELDM MI 48034-8316  
 (address filed with court: CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD,  
 SOUTHFIELDM, MI 48034)  
 517615288 +DEBT REC SOL, 6800 JERICHO TURNPIKE, SYOSSET, NY 11791-4436  
 517615292 +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
 517615293 +DSRM NT BK, POB 631, AMARILLO, TX 79105-0631  
 517615295 +HSBCINSLNS, PO BOX 2013, BUFFALO, NY 14240-2013  
 517615312 +SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244  
 517655141 +Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284  
 517680758 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,  
 MADISON, WI 53708-8973  
 517615324 +US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609  
 517615326 +US DEPT OF ED/GLELSI, 2401 INTERNATIONAL LANE, MADISON, WI 53704-3121  
 517615327 +US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860  
 517615331 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR,  
 FREDERICK, MD 21701)  
 517615332 +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185  
 517615270 +allstate Property & Casualty Ins., PO Box 4303, Carol Stream, IL 60197-4303  
 517615294 +excel medical lab Inc., DBA Everest Medical Lab, 99-107 Glendale Ave.,  
 Edison, NJ 08817-5279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 13 2019 01:59:27 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 13 2019 01:59:23 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecsed@recoverycorp.com Nov 13 2019 01:49:13  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 517615267 +E-mail/Text: mnapoletano@ars-llc.biz Nov 13 2019 02:00:20 ABLTY RECVRY, PO BOX 4031,  
 WYOMING, PA 18644-0031  
 517615271 +E-mail/Text: ally@ebn.phinsolutions.com Nov 13 2019 01:57:37 ALLY FINANCIAL,  
 200 RENAISSANCE CTR, DETROIT, MI 48243-1300  
 517627966 E-mail/Text: ally@ebn.phinsolutions.com Nov 13 2019 01:57:37 Ally Financial,  
 PO Box 130424, Roseville MN 55113-0004  
 517615276 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 13 2019 01:53:03 CAPITAL ONE,  
 PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
 517615274 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 13 2019 01:49:25 CAPITAL ONE,  
 15000 CAPITAL ONE DR, RICHMOND, VA 23238  
 517615281 +E-mail/Text: bankruptcy@cavps.com Nov 13 2019 01:59:48 CAVALRY PORTFOLIO SERV,  
 PO BOX 27288, TEMPE, AZ 85285-7288  
 517615283 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 13 2019 01:59:00 COMENITY BANK/CHADWCKS,  
 PO BOX 182789, COLUMBUS, OH 43218-2789  
 517615286 +E-mail/PDF: creditonebknofications@resurgent.com Nov 13 2019 01:53:09 CREDIT ONE BANK NA,  
 PO BOX 98875, LAS VEGAS, NV 89193-8875  
 517699166 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 13 2019 01:53:02  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517621041 +E-mail/Text: bankruptcy@cavps.com Nov 13 2019 01:59:49 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 517615289 +E-mail/Text: electronicbkydocs@nelnet.net Nov 13 2019 01:59:31 DEPT OF EDUCATION/NELN,  
 121 S 13TH ST, LINCOLN, NE 68508-1904  
 517615291 +E-mail/Text: mrdiscen@discover.com Nov 13 2019 01:58:09 DISCOVER FIN SVCS LLC,  
 PO BOX 15316, WILMINGTON, DE 19850-5316  
 517713050 E-mail/Text: bnc-quantum@quantum3group.com Nov 13 2019 01:59:13  
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 517629198 E-mail/Text: mrdiscen@discover.com Nov 13 2019 01:58:09 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517615296 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 13 2019 01:59:42 JEFFERSON CAPITAL SYST,  
 16 MCLELAND RD, SAINT CLOUD, MN 56303

District/off: 0312-2

User: admin  
Form ID: 137

Page 2 of 3  
Total Noticed: 68

Date Rcvd: Nov 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517673187 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 13 2019 01:59:43 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
517615298 +E-mail/PDF: resurgentbknknotifications@resurgent.com Nov 13 2019 01:51:16 LVNV FUNDING LLC,  
PO BOX 1269, GREENVILLE, SC 29602-1269  
517707111 E-mail/PDF: resurgentbknknotifications@resurgent.com Nov 13 2019 01:49:36 LVNV Funding,  
c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675  
517718370 E-mail/PDF: resurgentbknknotifications@resurgent.com Nov 13 2019 01:49:41  
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,  
FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517704321 E-mail/PDF: resurgentbknknotifications@resurgent.com Nov 13 2019 01:53:21  
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517615300 E-mail/Text: bankruptcydpt@mcmcg.com Nov 13 2019 01:59:22 MCM, POB 60578,  
Los Angeles, CA 90060-0578  
517689599 E-mail/PDF: MerrickBKNknotifications@Resurgent.com Nov 13 2019 01:50:48 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
517615301 +E-mail/PDF: MerrickBKNknotifications@Resurgent.com Nov 13 2019 01:52:48 MERRICK BANK CORP,  
PO BOX 9201, OLD BETHPAGE, NY 11804-9001  
517615302 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 13 2019 01:59:22 MIDLAND FUNDING,  
2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
517693186 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 13 2019 01:59:22 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517615309 +E-mail/Text: bankruptcy@onlineis.com Nov 13 2019 02:00:04 ONLINE COLLECTIONS, PO BOX 1489,  
WINTERVILLE, NC 28590-1489  
517615310 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 13 2019 02:11:23  
PORTFOLIO RECOV ASSOC, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4952  
518015007 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 13 2019 01:51:06  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
518015008 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 13 2019 01:49:29  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
517727980 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 13 2019 02:11:11  
Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541  
517615311 +E-mail/Text: bkrpt@retrievalmasters.com Nov 13 2019 01:59:22 RMCB, PO Box 1235,  
Elmsford, NY 10523-0935  
517615314 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2019 01:49:14 SYNCB/AMER EAGLE, PO BOX 965005,  
ORLANDO, FL 32896-5005  
517615315 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2019 01:49:13 SYNCB/JEWELRY CUSTOM,  
C/O PO BOX 965036, ORLANDO, FL 32896-0001  
517615316 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2019 01:50:51 SYNCB/LOWES, PO BOX 956005,  
ORLANDO, FL 32896-0001  
517615317 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2019 01:52:50 SYNCB/OLD NAVY, PO BOX 965005,  
ORLANDO, FL 32896-5005  
517615318 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2019 01:50:51 SYNCB/PEACH DIRECT,  
C/O PO BOX 965036, ORLANDO, FL 32896-0001  
517615319 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2019 01:49:15 SYNCB/SAMS CLUB, PO BOX 965005,  
ORLANDO, FL 32896-5005  
517615322 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2019 01:52:49 SYNCB/WALMART, PO BOX 965024,  
ORLANDO, FL 32896-5024  
517617826 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2019 01:49:17 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517721744 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 13 2019 01:51:50 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517615330 +E-mail/Text: bnc-bluestem@quantum3group.com Nov 13 2019 02:00:11 WEBBANK/FINGERHUT,  
6250 RIDGEWOOD RD, SAINT CLOUD, MN 56303-0820  
517615280 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2019 01:49:14 carecredit, po box 960061,  
Orlando, FL 32896-0061

TOTAL: 45

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,  
Southfield, MI 48034)  
517615277\* +CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
517615279\* +CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
517615275\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)  
517615278\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)  
517615287\* +CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875  
517615285\* +Credit Acceptance, PO Box 513, Southfield, MI 48037-0513  
517615290\* +DEPT OF EDUCATION/NELN, 121 S 13TH ST, LINCOLN, NE 68508-1904  
517615297\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: JEFFERSON CAPITAL SYST, 16 MCLELAND RD, SAINT CLOUD, MN 56303)  
517615299\* +LVNV FUNDING LLC, PO BOX 1269, GREENVILLE, SC 29602-1269  
517615303\* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
517615304\* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
517615305\* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709

District/off: 0312-2

User: admin  
Form ID: 137

Page 3 of 3  
Total Noticed: 68

Date Rcvd: Nov 12, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

517615306\* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
517615307\* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
517615308\* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
517693235\* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
517615313\* +SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244  
517615320\* +SYNCB/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005  
517615321\* +SYNCB/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005  
517615325\* +US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609  
517615328\* +US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860  
517615329\* +US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860  
517615333\* +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185  
517615334\* +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185  
517615335\* +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185  
517615323 ##+Tate & Krilin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207  
TOTALS: 0, \* 26, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Debtor Edward T. Williams rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Joint Debtor Angela M. Foster-Williams rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7